

Information to identify the case:

Debtor 1	Christopher A. Dawes			Social Security number or ITIN xxx-xx-6366
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name			Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court District of New Jersey				
Case number: 17-29111-SLM				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher A. Dawes

3/22/21

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher A. Dawes
Debtor

Case No. 17-29111-SLM
Chapter 13

District/off: 0312-2
Date Rcvd: Mar 22, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2021:

Recip ID	Recipient Name and Address
db	+ Christopher A. Dawes, 1414 Frances Lane, Plainfield, NJ 07062-2125
cr	+ CENLAR FSB AS SERVICER FOR PARAMOUNT RESIDENTIAL M, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
sp	+ Clarence Barry-Austin, P.C., 76 S. Orange Avenue, Suite LL01, S. Orange, NJ 07079-1923
cr	+ PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517102479	+ Aspire Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
517077242	Dr. Abdul Ameen, 277 Jersey Avenue Suite 410, Jersey City, NJ 07302
517077243	+ Dr. Saleen Husain, 1314 Park Avenue, Plainfield, NJ 07060-3253
517077244	+ Equifax, POB 740241, Atlanta, GA 30374-0241
517077245	+ Erie Lackawanna Railro, 89 Washington St Ste 3, Hoboken, NJ 07030-4526
517077247	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
517077249	+ Law Office of Edwards & Edwards, Po Box 372, Jersey City, NJ 07303-0372
517077250	+ Manville Area Fcu, 43 S Main St, Manville, NJ 08835-1801
517077251	+ Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
517077252	+ Mariner Finance LLC, 2290 US Highway 22E, Ste D, Union, NJ 07083-8400
517077253	+ Muhlenberg Regional Medical Center, 1200 Randolph Road, Plainfield, NJ 07060-3300
517077254	+ New Jersey Automotive, 186 Mantoloking Rd. Ste 2, Brick, NJ 08723-5888
517077255	+ New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
517965341	+ PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC., CENLAR FSB, BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
517077256	+ Paramount Residential, 1265 Corona Pointe Ct St, Corona, CA 92879-1799
517077257	+ Phelan Hallinan Diamond & Jones PC, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
517283471	Plainfield Emergency Physicians, PA, PO Box 1123, Minneapolis MN 55440-1123
517077258	+ Plainfield Municipal Utility Authority, 127 Roosevelt Avneue, Plainfield, NJ 07060-1331
517077259	+ Plymouth Rock Assurance, PO Box 902, Lincroft, NJ 07738-0902
517077260	+ Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517077261	Route 22 Toyota, 109 US-22, Hillside, NJ 07205
517133429	+ Route 22 Toyota, NJAM, c/o Rte. 22, 186 Mantoloking Rd. Ste. 2, Brick, NJ 08723-5888
517077262	+ State of New Jersey, Department of taxation, P.O. Box 448, Trenton, NJ 08646-0448
517077263	+ Stuart Lippman &associ, 5447 E 5th St Ste 110, Tucson, AZ 85711-2345
517143558	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517077266	Transunion, POB 2000, Crum Lynne, PA 19022
517077267	+ University Radiology Group PC, P.O Box 1075, East Brunswick, NJ 08816-1075

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 23 2021 01:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 23 2021 01:42:00	United States Trustee, Office of the United States

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Mar 22, 2021

Form ID: 3180W

Total Noticed: 47

517077237	+ Email/Text: smacknowski@msscuso.com	Mar 23 2021 01:43:00	Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517284680	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 23 2021 00:01:56	Aspire Fcu, 67 Walnut Ave Ste 401, Clark, NJ 07066-1696
517077238	+ EDI: CAPITALONE.COM	Mar 23 2021 00:38:00	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517077239	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 22 2021 23:51:26	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517077240	+ Email/Text: bankruptcy.notifications@fisglobal.com	Mar 23 2021 01:42:00	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517077241	+ EDI: WFNNB.COM	Mar 23 2021 00:38:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
517077248	+ EDI: IRS.COM	Mar 23 2021 00:38:00	Comenitycapital/gem, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517178345	EDI: PRA.COM	Mar 23 2021 00:38:00	Internal Revenue Service, P.O. Box 804527, Cincinnati, OH 45280-4527
517293888	EDI: Q3G.COM	Mar 23 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517077264	+ EDI: RMSC.COM	Mar 23 2021 00:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517292888	+ EDI: RMSC.COM	Mar 23 2021 00:38:00	Synchb/home Dsgn Ce/app, Po Box 96060, Orlando, FL 32896-0001
517079207	+ EDI: RMSC.COM	Mar 23 2021 00:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517077265	EDI: TFSR.COM	Mar 23 2021 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517470045	EDI: BL-TOYOTA.COM	Mar 23 2021 00:43:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
TOTAL: 16			Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517301637		PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC.
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517289974	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
517181912	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517077246	##+	Erie Lackawanna Railroad, co Employees Federal Credit Union, 50 Harrison St., Hoboken, NJ 07030-6144

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2021 at the address(es) listed below:

Name	Email Address
Craig Scott Keiser	on behalf of Creditor PARAMOUNT RESIDENTIAL MORTGAGE GROUP INC. craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michelle Labayen	on behalf of Debtor Christopher A. Dawes michelle@labayenlaw.com silvia@labayenlaw.com;giovanna@labayenlaw.com
Nicholas V. Rogers	on behalf of Creditor CENLAR FSB AS SERVICER FOR PARAMOUNT RESIDENTIAL MORTGAGE GROUP INC. nj.bkecf@fedphe.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III	on behalf of Creditor Paramount Residential Mortgage Group Inc. ecf@powerskirk.com

TOTAL: 8